

In the United States Patent and Trademark Office

Applicant: Douglas Fisher
Serial Number: 10/066,174
Filed: 10/31/2002
Title: Persistent Dynamic Payment System
Examiner: Badu, Behrang
Group Art Unit 2717

Amendment 1

Sir:

This amendment is in response to your office action dated June 19, 2006. A Request for Continued Examination and a time extension and the fees are enclosed.

The Amendments to the claims begin on page 2.

The Remarks begin on page 17.